

Information to identify the case:

Debtor 1	Torrey J. Young	Social Security number or ITIN	xxx-xx-3900
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Pamela A. Young	Social Security number or ITIN	xxx-xx-3619
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10874-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Torrey J. Young

Pamela A. Young

1/8/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Torrey J. Young
 Pamela A. Young
 Debtors

Case No. 19-10874-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db/jdb
 15114049 +Torrey J. Young, Pamela A. Young, 10804 Carol Lane, North East, PA 16428-5119
 15114050 +ACL, PO Box 740631, Cincinnati, OH 45274-0631
 15114055 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15114053 +CBCS, PO Box 2589, Columbus, OH 43216-2589
 15114057 +Caine & Weiner, 12005 Ford Rd., Suite 300, Dallas, TX 75234-7262
 15114061 +Credence, PO Box 1253, Southgate, MI 48195-0253
 15114062 Erie County Tax Claim Bureau, 140 W 6th Street #110, Erie, PA 16501-1073
 15114063 Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
 15114064 +Escallate LLC, PO Box 645425, Cincinnati, OH 45264-5425
 15114065 +Gregory M. Cropp, DMD, 5690 Perry Highway, Erie, PA 16509-3565
 15114066 +Huffman Family Chiropractic, LLC, 2030 East 38th St, Erie, PA 16510-3607
 15114067 +Medexpress Billing, PO Box 14000, Belfast, ME 04915-4033
 15114068 +Medicor Associates Inc., Billing Dept, 3330 Peach St Suite 203, Erie, PA 16508-2772
 15114069 +Metabolic Disease Assoc of Erie, 240 West 11th St, Erie, PA 16501-1758
 15114070 +Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
 15114071 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
 WILLIAMSVILLE NY 14221-5887
 (address filed with court: National Fuel Gas, PO Box 371835, Pittsburgh, PA 15250-7835)
 15114072 +Orthopaedic & Sports Med of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
 15114073 +Pathology Assoc of Erie Inc, 5700 Southwyck Blvd, Toledo, OH 43614-1509
 15114074 Penelec, 76 S. Main St., A-RPC, Akron, OH 44308-1890
 15114075 +Plaza Dental, 702 W 34th Street, Erie, PA 16508-2692
 15114077 +State Farm, PO Box 44110, Jacksonville, FL 32231-4110
 15114078 +Stein & Eisenberg P.C., 1581 Main Street Suite 200, Warrington, PA 18976-3403
 15114079 +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
 15114080 +TekCollect Inc, Attn: Bankruptcy, PO Box 1269, Columbus, OH 43216-1269
 15114081 +The Regional Cancer Center, 2500 W 12th Street, Erie, PA 16505-4597
 15114083 #+True Health Diagnostics, 3803 Parkwood Blvd, Suite 400, Frisco, TX 75034-8643
 15114084 +UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
 15114085 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 15114086 +US Acute Care Solutions, PO Box 14000, Belfast, ME 04915-4033
 15114087 +US Department of Education, PO Box 66080, Tucson, AZ 85728-6080
 15114088 +Wesleyville Borough, 3421 Buffalo Road, Erie, PA 16510-1894

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QJBSPERO.COM Jan 09 2020 08:23:00 Joseph B. Spero, 3213 West 26th Street,
 Erie, PA 16506-2507
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 09 2020 03:42:27 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 15114052 +EDI: CINGMIDLAND.COM Jan 09 2020 08:23:00 AT&T, PO Box 6416,
 Carol Stream, IL 60197-6416
 15114051 +EDI: RMCB.COM Jan 09 2020 08:23:00 American Medical Collection Agency,
 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
 15114056 +E-mail/Text: clientrep@capitalcollects.com Jan 09 2020 03:44:24 CCS, Attn: Bankruptcy,
 Po Box 150, West Berlin, NJ 08091-0150
 15114054 +EDI: CAPITALONE.COM Jan 09 2020 08:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15114058 +EDI: CCS.COM Jan 09 2020 08:23:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 15114059 +E-mail/Text: bdsupport@creditmanagementcompany.com Jan 09 2020 03:43:43
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15114060 +EDI: DIRECTV.COM Jan 09 2020 08:23:00 DirectTV, PO Box 5007,
 Carol Stream, IL 60197-5007
 15114066 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 09 2020 03:55:41
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 15114076 E-mail/Text: dl-csgbankruptcy@charter.com Jan 09 2020 03:44:25 Spectrum,
 4145 S. Falkenburg Road, Riverview, FL 33578-8652
 15114082 +E-mail/Text: bankruptcydepartment@tsico.com Jan 09 2020 03:43:53 Transworld Sys Inc/51,
 Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, not in its individ
 15114089* +ACL, PO Box 740631, Cincinnati, OH 45274-0631
 15114092* +AT&T, PO Box 6416, Carol Stream, IL 60197-6416
 15114090* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15114091* +American Medical Collection Agency, 4 Westchester Plaza, Building 4,
 Elmsford, NY 10523-1615
 15114095* +CBCS, PO Box 2589, Columbus, OH 43216-2589
 15114096* +CCS, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091-0150
 15114093* +Caine & Weiner, 12005 Ford Rd., Suite 300, Dallas, TX 75234-7262

District/off: 0315-1

User: admin
Form ID: 318

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Total Noticed: 43

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***** BYPASSED RECIPIENTS (continued) *****

15114094* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15114097* +Credence, PO Box 1253, Southgate, MI 48195-0253
15114098* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15114099* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15114100* +DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
15114101* Erie County Tax Claim Bureau, 140 W 6th Street #110, Erie, PA 16501-1073
15114102* Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
15114103* +Escallate LLC, PO Box 645425, Cincinnati, OH 45264-5425
15114104* +Gregory M. Cropp, DMD, 5690 Perry Highway, Erie, PA 16509-3565
15114105* +Huffman Family Chiropractic, LLC, 2030 East 38th St, Erie, PA 16510-3607
15114106* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15114107* +Medexpress Billing, PO Box 14000, Belfast, ME 04915-4033
15114108* +Medicor Associates Inc., Billing Dept, 3330 Peach St Suite 203, Erie, PA 16508-2772
15114109* +Metabolic Disease Assoc of Erie, 240 West 11th St, Erie, PA 16501-1758
15114110* +Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15114111* +NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,
WILLIAMSVILLE NY 14221-5887
(address filed with court: National Fuel Gas, PO Box 371835, Pittsburgh, PA 15250-7835)
15114112* +Orthopaedic & Sports Med of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
15114113* +Pathology Assoc of Erie Inc, 5700 Southwyck Blvd, Toledo, OH 43614-1509
15114114* Penelec, 76 S. Main St., A-RPC, Akron, OH 44308-1890
15114115* +Plaza Dental, 702 W 34th Street, Erie, PA 16508-2692
15114116* Spectrum, 4145 S. Falkenburg Road, Riverview, FL 33578-8652
15114117* +State Farm, PO Box 44110, Jacksonville, FL 32231-4110
15114118* +Stein & Eisenberg P.C., 1581 Main Street Suite 200, Warrington, PA 18976-3403
15114119* +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
15114120* +TekCollect Inc, Attn: Bankruptcy, Po Box 1269, Columbus, OH 43216-1269
15114121* +The Regional Cancer Center, 2500 W 12th Street, Erie, PA 16505-4597
15114122* +Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
15114123* +True Health Diagnostics, 3803 Parkwood Blvd, Suite 400, Frisco, TX 75034-8643
15114124* +UPMC Health Services, 2 Hot Metal St, Dist. Room 386, Pittsburgh, PA 15203-2348
15114125* UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15114126* +US Acute Care Solutions, PO Box 14000, Belfast, ME 04915-4033
15114127* +US Department of Education, PO Box 66080, Tucson, AZ 85728-6080
15114128* +Wesleyville Borough, 3421 Buffalo Road, Erie, PA 16510-1894

TOTALS: 1, * 40, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee Et Al... bkgroup@kmlawgroup.com
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axosfs.com;legalmom18@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor Torrey J. Young rebeka@seelingerlaw.com
Rebeka Seelinger on behalf of Joint Debtor Pamela A. Young rebeka@seelingerlaw.com

TOTAL: 5